

Information to identify the case:

Debtor 1	Christina M Martinez	Social Security number or ITIN	xxx-xx-5158
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2		Social Security number or ITIN	-----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court Northern District of Illinois			
Case number: 19-11180			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Christina M Martinez

August 5, 2019

For the court: Jeffrey P. Allsteadt, Clerk
United States Bankruptcy Court

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 Northern District of Illinois

In re:
 Christina M Martinez
 Debtor

Case No. 19-11180-JSB
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0752-1

User: admin
 Form ID: 318

Page 1 of 2
 Total Noticed: 25

Date Rcvd: Aug 05, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 07, 2019.

db
 27759828 +Christina M Martinez, 325 Douglas Drive, Bloomingdale, IL 60108-1812
 27759834 +Carlos Plascencia, 325 Douglas Drive, Bloomingdale, IL 60108-1812
 27759835 +Edgerton & Edgerton, 125 Wood Street, West Chicago, IL 60185-2804
 27759842 +Fernando Martinez, 606 WILLOW WOOD DR, UNIT 5104, Carol Stream, IL 60188-4007
 27759844 +Nick Broches, PO Box 8129, Bartlett, IL 60103-8129
 27759847 +Roberto Martinez, 325 Douglas Drive, Bloomingdale, IL 60108-1812
 27759846 ++TOTAL FINANCE AC LLC, 3400 N PULASKI ROAD, CHICAGO IL 60641-4023
 27759848 (address filed with court: Total Finance, 2917 West Irving Park Road, Chicago, IL 60618)
 27759848 +The Bureaus Inc, 650 Dundee Road, Northbrook, IL 60062-2747
 27759849 +US Department of Education/Great Lakes, Attn: Bankruptcy, Po Box 7860,
 Madison, WI 53707-7860
 27759849 +Walter Mc Nally, 1601 ADAMY CT, Addison, IL 60101-5753

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

27759827 +E-mail/Text: cashnotices@gmail.com Aug 06 2019 01:21:29 Ameri Cash Loans,
 2509 W Schaumburg Rd, Schaumburg, IL 60194-3887
 27882831 +EDI: ATLASACQU.COM Aug 06 2019 04:53:00 Atlas Acquisitions LLC, 294 Union St.,
 Hackensack, NJ 07601-4303
 27759829 +EDI: WFNNB.COM Aug 06 2019 04:53:00 Comenity Bank/Express, Attn: Bankruptcy,
 Po Box 182125, Columbus, OH 43218-2125
 27759830 +EDI: WFNNB.COM Aug 06 2019 04:53:00 Comenity Bank/Marathon, Attn: Bankruptcy,
 Po Box 182125, Columbus, OH 43218-2125
 27759831 +EDI: WFNNB.COM Aug 06 2019 04:53:00 Comenity Bank/Victoria Secret, Attn: Bankruptcy,
 Po Box 182125, Columbus, OH 43218-2125
 27759833 +E-mail/Text: bankruptcy@credencerm.com Aug 06 2019 01:21:36 Credence Resource Management,
 17000 Dallas Parkway, Suite 204, Dallas, TX 75248-1940
 27759836 +EDI: AMINFOFP.COM Aug 06 2019 04:53:00 First Premier Bank, Attn: Bankruptcy,
 Po Box 5524, Sioux Falls, SD 57117-5524
 27759837 +EDI: IIC9.COM Aug 06 2019 04:58:00 I C System Inc, Attn: Bankruptcy, Po Box 64378,
 St Paul, MN 55164-0378
 27759838 E-mail/Text: bankruptcy@moneylion.com Aug 06 2019 01:21:34 Lion Loans, P.O. Box 1547,
 Sandy, UT 84091-1547
 27759839 +EDI: MID8.COM Aug 06 2019 04:53:00 Midland Funding, 2365 Northside Dr Ste 300,
 San Diego, CA 92108-2709
 27759841 +E-mail/Text: electronicbkydocs@nelnet.net Aug 06 2019 01:20:40 Nelnet, 3015 S Parker Rd,
 Aurora, CO 80014-2904
 27759840 +E-mail/Text: electronicbkydocs@nelnet.net Aug 06 2019 01:20:40 Nelnet, Attn: Claims,
 Po Box 82505, Lincoln, NE 68501-2505
 27759843 +EDI: PRA.COM Aug 06 2019 04:53:00 Portfolio Recovery, Po Box 41021,
 Norfolk, VA 23541-1021
 27759845 +EDI: DRIV.COM Aug 06 2019 04:58:00 Santander Consumer USA, Attn: Bankruptcy,
 Po Box 961245, Fort Worth, TX 76161-0244
 27762026 +EDI: RMSC.COM Aug 06 2019 04:53:00 Synchrony Bank, c/o PRA Receivables Management, LLC,
 PO Box 41021, Norfolk, VA 23541-1021

TOTAL: 15

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

27759832 ##+Continental Furn, Attn:Collections, 2743 W 36th Place, Chicago, IL 60632-1616

TOTALS: 0, * 0, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 07, 2019

Signature: /s/Joseph Speetjens

District/off: 0752-1

User: admin
Form ID: 318

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Total Noticed: 25

Date Rcvd: Aug 05, 2019

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 5, 2019 at the address(es) listed below:

Joseph P Doyle on behalf of Debtor 1 Christina M Martinez joe@fightbills.com,
courts@fightbills.com;r44937@notify.bestcase.com
Patrick S Layng USTPRegion11.ES.ECF@usdoj.gov
Thomas E Springer tspringer@springerbrown.com, IL85@ecfcbis.com;mspringer@springerbrown.com
TOTAL: 3